

1-22-02

A



EXPRESS MAIL LABEL: EL798926237US  
PATENT

DOCKET NO.: D3398-00033



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of: Scott Aguais, Barry Belkin, Victoria Farber, Larry Forest, Alexander Kreinin, Dan Rosen and Steve Suchower

For: System and Methods for Valuing and Managing the Risk of Credit Instrument Portfolios

**CERTIFICATION UNDER 37 CFR § 1.10**

I hereby certify that this correspondence and the documents referred to as attached therein are being deposited with the U.S. Postal Service in an envelope as "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 CFR § 1.10, Mailing Label Number EL798926237US, addressed to the: Assistant Commissioner for Patents, Washington, DC 20231.

Date

January 17, 2002

By

Mary LaGrange

1.0054905 01.1.2002

BOX PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, DC 20231

Sir:

**PATENT APPLICATION TRANSMITTAL LETTER**

Transmitted herewith for filing, please find the following:

**Type of Application:**

Utility (non-provisional)

Divisional

Continuation

Continuation-In-Part (CIP)

**Incorporation by Reference:**

The entire disclosure of the prior application, **from which a copy of the Oath or Declaration is supplied**, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference herein (37 CFR § 1.63(d))

**Benefit of Prior U.S. Application(s) Claimed (37 CFR § 1.78):**

**PLEASE ENTER THE FOLLOWING AMENDMENT TO THE SPECIFICATION UNDER THE CROSS REFERENCE TO RELATED APPLICATIONS SECTION:**

This application claims the benefit of **U.S. Provisional Application(s) No(s).**  
60/\_\_\_\_\_, filed on \_\_\_\_\_.

This application is a  **continuation**  **continuation-in-part**  **divisional** of copending **U.S. Application Serial No(s).** \*\*, filed on January 10, 2002.

\*\*Attorney Docket No: D3398-00033

Title: "System and Method for Valuing and Managing the Risk of Credit Instruments"  
Inventors: Scott Aguais, Barry Belkin, Victoria Farber, Larry Forest, Alexander Kreinin,  
Dan Rosen and Steve Suchower

**International Application No.** \_\_\_\_\_ filed on \_\_\_\_\_ and  
which designated the U.S.

**Benefit of Prior Foreign Application(s):**

Priority is claimed under 35 U.S.C. § 119 of Application No. \_\_\_\_\_ filed on  
\_\_\_\_ in \_\_\_\_\_ [COUNTRY].

A Certified Copy of each of the following application(s) for which priority is claimed:

COUNTRY	APPLICATION No.	FILING DATE

is enclosed.

has been filed in prior Application Serial No. 0/\_\_\_\_\_, which was  
filed on \_\_\_\_\_.

**Application Elements Enclosed:**

[x] 56 Pages of Specification

[x] 3 Pages of Claims

[x] 8 Sheets of Drawings

[ ] Formal

[X] Informal

[ ] Petition to Accept Photographs (37 CFR § 1.84(b)).

[x] 1 Page(s) of Abstract of the Disclosure

**Accompanying Application Parts:**

[ ] Associate Power of Attorney

[ ] Preliminary Amendment

[ ] Information Disclosure Statement

[ ] Form PTO 1449 (PTO/SB/08A, 08B)

[ ] Copies of Cited References

[ ] Nucleotide and/or Amino Acid Sequence Submission (37 CFR §§ 1.821-1.825).

[ ] Microfiche (Appendix) (37 CFR § 1.96(c)).

[x] Return Receipt Postcard (itemized)

**Declaration or Oath and Power of Attorney:**

[ ] New (executed original or copy).

[X] New (unexecuted).

[ ] Copy from prior application (37 CFR § 1.63(d))

**Deletion of Inventor(s) (37 CFR § 1.63(d)(2), 1.33(b)):**

[ ] Signed Statement deleting inventor(s) named in the prior application is attached.

**Assignment:**

An executed Assignment of the invention to:

**Small Entity Statements:**

Applicant claims small entity status under 37 §§ CFR 1.9 and 1.27.

The filing fee has been calculated as shown below:

	<u>NO. FILED</u>	<u>NO. EXTRA</u>	<u>SMALL ENTITY</u>		<u>OTHER THAN SMALL ENTITY</u>	
BASIC FEE			\$370		<u>OR</u>	
TOTAL CLAIMS	<u>7</u>	<u>- 20 = 0</u>	x 9 =	\$	OR	x 18 = \$-0-
INDEP. CLAIMS	<u>3</u>	<u>- 3 = 0</u>	x 42 =	\$	<u>OR</u>	x 84 = \$-0-
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM(S)			+140 =	\$	<u>OR</u>	+280 = \$-0-
	TOTAL			\$	<u>OR</u>	\$740

**Method of Payment of Fees:**

**No filing fee is to be paid at this time.**

Please charge my Deposit Account No. 04-1679 in the amount of \$ 740.00. Please charge any deficiency or credit any overpayment to Deposit Account No. 04-1679.

A check in the amount of \$\_\_\_\_\_ **filing fee** is attached. Please charge any deficiency or credit any overpayment to Deposit Account No. 04-1679.

**Authorization to Charge Additional Fees:**

***NOTE: if no fees are to be paid on filing, the following items should NOT be completed.***

The Commissioner is authorized to charge payment of the following fees and to refund any overpayment associated with this communication or during the pendency of this application to Deposit Account No. 04-1679.

Filing fees (*37 CFR § 1.16(a), (f) or (g)*).

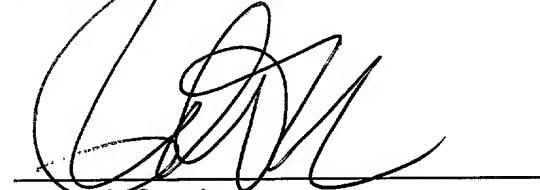
Presentation of extra claims (*37 CFR § 1.16(b), (c) and (d)*).

Surcharge for filing the basic filing fee and/or declaration later than the filing date of the application (*37 CFR § 1.16(e)*).

37 CFR §§ 1.17(a)(1)-(5) (*Extension fees pursuant to 37 CFR § 1.136(a)*).

Application processing fees (*37 CFR § 1.17*).

Date: 1/17/02



Peter J. Cronk  
Registration No. 32,021

DUANE MORRIS LLP  
One Liberty Place  
Philadelphia, PA 19103  
215-979-1252 tel  
215-979-1020 fax